



WISCONSIN LEGISLATURE

P.O. BOX 8952 • MADISON, WI 53708

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Contact: Representative Marisabel Cabrera
608-237-9378

Rep. Marisabel Cabrera's Statement on Assembly Bill 1

MADISON – Today, Wisconsin lawmakers took up Assembly Bill 1 (AB1). The bill sponsors state it prevents people from losing health insurance based on having a pre-existing condition. Representative Marisabel Cabrera (D-Milwaukee) released the following statement:

"This bill is purported to provide a safety net in the event the Affordable Care Act (ACA) ceases to exist. That in and of itself is a concession that the ACA is the better option. Therefore, Wisconsin should either fight to keep the ACA or develop legislation that closely mirrors it.

"Protecting Wisconsinites with pre-existing medical conditions is imperative and, while AB1 is a 'start,' it merely provides the illusion of meeting that goal. In fact, it's likely to cause more harm than good. If the ACA is struck down, requiring health insurers to cover those with pre-existing conditions without more will result in less people being covered and prohibitive premiums.

"To truly make sure that those with pre-existing conditions receive quality, affordable insurance, this bill would have to include multiple other measures. For one, coverage of essential health benefits must be mandated. Insurers cannot be allowed to circumvent covering pre-existing conditions by dropping coverage of mental health services, prescriptions, emergency hospitalizations, etc. Similarly, any bill obviously must also include subsidies, like those provided by the ACA, to make coverage affordable. In 2018, 83% of Wisconsinites who enrolled in the ACA's marketplace received federal support that lowered the costs of premiums. In other words, without the subsidies most people, both those with pre-existing conditions and everyone else, would be priced out of being able to purchase health insurance.

"This is a serious matter that impacts the lives of all Wisconsinites. There is no reason we cannot take the time to draft a bill that is comprehensive and does not set-up people with pre-existing conditions for a rude awakening in the most dire and frightful of times."

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